

Our names are David and Marian Call of Manchester, CT. We purchased our LTCPs from Travelers in 2000. Travelers sold our policies to Met in 2005 and Met transferred our policies to Brighthouse Life Ins Co in 2017. My premium on purchase was \$1358 and Marian's was \$1498. My premium has now increased to \$3910.43 and Marian's will have a similar increase the CT Medicaid program in June. These increases are being phased in over three years but the astronomical increases are making our policies unaffordable. Our policies were issued as CT Partnership LTCP policies. CT has a substantial interest in seeing that these policies stay in force as a posting by the CT OPM indicates that Partnership policies have saved the CT Medicaid program \$83 million to date. We respectfully request that you will enact legislation imposing a moratorium on future increases on policies for a period of years. Thank you.